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(c) 2003 Business Wire.  
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File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

?ds

Set	Items	Description
S1	1608272	AUCTION? OR BID OR BIDS OR BIDDING? OR DUTCHAUCTION? OR REVERSE()AUCTION?
S2	5044907	FINANCIAL() (INSTITUTION? OR ORGANIZATION? OR ORGANISATION? OR SERVICE? OR COMPANY OR COMPANIES) OR CREDIT() (UNION? OR ASSURANCE?) OR BANK OR BANKS OR BANKING
S3	3797135	GUARANTEE? OR FACTORING()AGREEMENT? OR AGREEMENT?
S4	56680	(PARTIAL OR PORTION? OR PARTIALLY OR FRAGMENT?) (5N) (PAYMENT? OR FEE OR FEES OR COST? OR CHARGE? OR BILL OR BILLS OR BILLING? OR INVOIC?)
S5	140632	S1(S)S2
S6	7179	S5(S)S3
S7	22	S6(S)S4
S8	18	RD (unique items)
S9	4	S1(S) (FACTORING()AGREEMENT?)
S10	4	S9 NOT S8
S11	4	RD (unique items)

8/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02372879 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Nokia Taps ABN AMRO To Help Finance Philippine Project**  
(Nokia Telecommunications chooses ABN AMRO to handle its vendor financing valued at around US\$50 mil)

Telecom Financing Week, v II, n 5, p 2

February 01, 1999

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 242

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...US\$50 million in vendor financing relating to a Philippine project, according to bankers who **bid** for the business. ABN will arrange a seven-year term loan to fund a contract...

...will extend some level of support, which could take the form of a third-party **guarantee** for some or all of the loan, they speculated. Or, Nokia could subsidize a **portion** of the **banking fees** or the interest rate on the loan--a common practice in the region the bankers...

8/3,K/2 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27808158

**Event Brief of Q1 2003 Hovnanian Enterprises, Inc. Earnings Conference Call**  
- Final - Part 1

FAIR DISCLOSURE WIRE

February 25, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4204

...the future. 7. There was no outstanding balance under the company's unsecured revolving credit **agreement** at the end of the quarter, and had approximately \$80m of excess cash, even after...capital. 14. The co. remains hopeful that its competitors will not become more aggressive in **bidding** on other home builders based on this more aggressive accounting methodology. 15. The most important...

8/3,K/3 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27712013 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Q4 2002 Pegasystems Inc. Earnings Conference Call - Final - Part 1**

FAIR DISCLOSURE WIRE

February 19, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4616

...operating expenses of \$5.9m. Installment receivable interest income for '02, which consists of the **portion** of all license **fees** under long-term software license **agreements** that is attributable to the value of money decreased 6% to \$5.8m from \$6...for which acceptance of the software license or service milestones have not occurred. The unearned **portion** of service revenue and advanced **payment** of maintenance fees.

The deferred revenue balances increased to \$12.1m as of December 31st...

...or minus 10%. Despite the anticipated year-over-year decline in revenues from our FDR **agreement**. We are also expecting to generate \$5m to \$15m in positive cash flow from operations and those who have long histories. We signed up the **Bank** of New York which is a **Bank** who is renowned for their commitment to service and wanting to do an excellent job...  
... are well cared for. In terms of systems that do real work, the Federal Reserve **Bank** which is not traditionally known as a wild and crazy bunch, selected our system for...

... available for you? Is it too late because the budgets have been finalized and the **bids** closed?

HENRY ANCONA: We've had a very big bucks success in the U.K...

8/3,K/4 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27711853

**Q4 2002 Waste Management Earnings Conference Call - Final - Part 1**  
FAIR DISCLOSURE WIRE  
February 18, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4680

...in 2002 than 2001, primarily as a result of our reorganization last March. Outside legal **fees** are down \$14 million. **Partially** related to the \$9 million of legal expenses in 2001, which were directly associated with...

8/3,K/5 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27710693

**Event Brief of Q4 2002 NCO Group Earnings Conference Call - Final - Part 1**  
FAIR DISCLOSURE WIRE  
February 12, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4121

... until it reaches \$25m. 8. NCPM has a separate non-recourse financing arrangement with Cargo **Financial Services** for larger portfolio purchases. 9. NCPM borrowed \$3.9m under this arrangement and made \$5...

8/3,K/6 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27676852 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Q4 2002 Cleco Corporation Earnings Conference Call - Final - Part 1**  
FAIR DISCLOSURE WIRE  
January 29, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4571

... utility business as three efficient wholesale generating plants, all collecting revenues under long -term tolling **agreement**. Although we realized that there is some uncertainty surrounding the financial condition of the counter party's to those tolling **agreements**, at this point in

terms of issuing earnings guidance, we assume the continuation of those...

... year-end we had approximately \$48m of excess debt capacity available under our corporate credit **agreement**. We expect cash flow from Cleco Power to cover shareholder dividend and most corporate tax...

... of \$225m that expires this June. But we are already in discussion with our lead **bank** and expect to meet with our **bank** group well before the expiration date. And let me remind you that should we have...markets collapse and the financial condition of our counter parties, but of all our (inaudible) **agreements** erode, growing weaker almost month-by-month. What was previously viewed as a viable appropriately...

...Public Service Commission approval is still required to approve whatever asset or whatever purchase power **agreement** (inaudible) would enter into. And these assets will also be a competitive alternative supply for...

...750MW and those expire at the end of next year. We plan to begin that **bid** process to replace those megawatts this quarter. In the mean time these (inaudible) are operating...

... stable, so we have both the time and flexibility to maneuver in restructuring our tolling **agreements**. And ultimately our downside is somewhat limited by the non-recourse nature of the debt...

8/3,K/7 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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25355698 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Fitch Rates South Carolina Transportation Infrastructure Bank Revs 'A'**  
BUSINESS WIRE  
October 07, 2002  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1251

... also expected to be insured. The series 2002A bonds are being issued to finance a **portion** of **costs** for approved projects in Horry, Beaufort, York, Charleston and Aiken counties, for the Upstate GRID...

... The rating also recognizes the state of South Carolina's (the state) commitment to the **bank** and the needed large transportation projects it is financing, as well as the flexibility to...

... the stream of truck registration fees, the state further strengthened it's commitment with an **agreement** in 2001 to provide its annual contribution equal to one-cent of the state gas...

...pledge the revenue stream to its revenue bonds. This support has in turn allowed the **bank** to commit grants and loans in excess of \$2 billion since its inception. The 'A...

...to provide about 1.50 times (x) coverage of gross senior debt service on the **bank** 's outstanding and currently offered bonds in fiscal 2003. Fitch's gross coverage calculation (which...

...3.7% over the last decade and totaled \$54.3 million in fiscal 2002. The **bank** has also pledged an annual contribution from the State of South Carolina imposed by statute...

... related to Horry County, the entity whose projects received the bulk of proceeds from the **bank** 's first and second bond issues. As added protection, the SCTIB has the statutory right...

... revenues in fiscal 2008, the maximum level currently envisaged. Concurrent to this issuance, the **bank** also proposes to add pledge a new series payment to the revenue bonds - repayments under **agreements** with Lexington County and South Carolina Electric and Gas Company (SCE&G). A \$59 million parent guaranty is a prudent business decision for the **bank**, Fitch's assessment puts more weight on SCE&G's financial position than on the...

... Transportation will be outstanding as part of the planned \$2 billion in SCTIB funding. The **bank** plans to issue another \$250-300 million in revenue bonds in fiscal 2003, which would eat into much of the **bank**'s existing bonding capacity. Future series payments are expected to be derived from other participating...

... potentially creating additional capacity for further leveraging. With its growing liquidity and debt profile, the **bank** has developed an asset-liability management policy to better manage its balance sheet. The policy...

... of hedging strategies to accomplish these goals is critical to the financial health of the **bank**, Fitch will closely monitor implementation and performance. Maintenance of adequate financial flexibility commensurate with levels...

8/3,K/8 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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23636469 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Eighteen Taiwan Products Top Global Market in Their Category**  
TAIWAN ECONOMIC NEWS  
July 01, 2002  
JOURNAL CODE: WTEN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 2405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... it should do so. The purchase would be conditional, of course, including only the usable **portions** of the project without the **payment** of compensation for the original planning cost or for interest; further, the **guarantee** bond would be confiscated. In this situation, although the government will have to allocate a...

8/3,K/9 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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18472023 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Invitation for Bid on Expressway Project**  
ASIAINFO DAILY CHINA NEWS  
August 22, 2001  
JOURNAL CODE: FANC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 464

... to loan proceeds. The above Loan Agreement will cover only a part of the project **cost**, As for the remaining **portion**. Hangzhou-Jinhua-Quzhou Expressway Project Executive Commission will take appropriate measures for finance.

8/3,K/10 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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16081085

The pay isn't great. The networking is

HA'ARETZ

April 10, 2001

JOURNAL CODE: WHTZ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1520

... extravaganza ended on June 1, 1996. From that day on, directors-general were no longer **guaranteed** the same employment terms as MKs. Since then, only directors-general promoted from within the...

... can be a springboard to a powerful, well-paid executive position in the business sector. **Banks** large and small, industrial companies, media corporations and sectorial organizations such as the Manufacturers' Association...

... former director-general of the Finance Ministry, is now president and CEO of United Mizrahi **Bank**. David Brodet, another treasury director-general, is now chairman of the YES direct broadcast satellite company and holds additional positions. Shai Talmon, former treasury accountant-general, is deputy director of **Bank** Hapoalim. After his retirement, former Income Tax Commissioner Moshe Gavish became CEO of Mercantile Discount **Bank**, and is now vice-chairman of the Dankner Group's board of directors. Yossi Cucik went from being the Finance Ministry's wages director to a senior position at Discount **Bank**, which he promptly left to become director-general of the Prime Minister's Office. Avi... Shochat during his first term as finance minister. A few months ago, Raday won a **bid** for the coveted position of minister of economic affairs at the Israeli Embassy in Washington...

8/3,K/11 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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13282768 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fitch Rts South Carolina Trans Inf Bank Rev Bonds 'A'

BUSINESS WIRE

October 13, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1027

... also expected to be insured. The series 2000A bonds are being issued to finance a **portion** of project **costs** for Horry, Beaufort and York counties, and the Upstate GRID project; to reimburse the TIB...

8/3,K/12 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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05285436

Today's News

SECTION TITLE: Today's News

AMERICAN BANKER, v164, p1

April 08, 1999

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 313

... brokerage unit of Fidelity Investments has joined with GMAC Mortgage to let borrowers secure the down **payment portion** of their loans without liquidating their investments. Page 9 INVESTMENT PRODUCTS Another Putnam executive has jumped...

... at toll booths, over the Net, and through mail and phone orders. Page 12

DIGITAL FRONTIERS **Bank** of Montreal and its Harris **Bank** unit are in talks to supply services to an alliance that plans to let businesses bid for office supplies on-line. Page 14 TECHNOLOGY First Union signed a 10-year service **agreement** with Wang Global valued at \$220 million. Page 15 MARKETS A Schroder analyst rode the roiling...

8/3,K/13 (Item 1 from file: 610)  
DIALOG(R) File 610: Business Wire  
(c) 2003 Business Wire. All rts. reserv.

00767426 20020827239B4396 (USE FORMAT 7 FOR FULLTEXT)  
**S&P Global Credit Markets Digest -- European Update**  
Business Wire  
Tuesday, August 27, 2002 08:08 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 799

TEXT:

...and research from Standard & Poor's Credit Information Services:

COMING UP:

- EU and U.S. **Banks** ' Exposure to Brazil
- Second-Quarter Credit Card Asset Quality Trends
- Changes Looming in Japanese Housing...

...of Securities in Latin America

- It's Time to Pick Winners and Losers Among Argentine **Banks**
- Analytical Tools and Methodologies for Assessing U.S. Utilities
- As European Securitization Market Matures, Surveillance Gets Teeth
- The Credit **Costs** of **Partial** Electric Restructuring
- Industry Report Card: European High-Yield Telecoms
- U.S. **Banks** ' Exposure to Telecoms

PUBLISHED:

RESEARCH REPORTS

CORPORATES

- Japan's Steelmakers Plagued by Intense Competition, Excess...

...Energy Merchants, the Focus is on Liquidity

- Evaluating Debt Aspects of U.S. Power Tolling **Agreements**
- Operational Guidelines Underlying the Rating of Corporate Securitizations
- Canadian Real Estate Credit Quality Built on Stable Fundamentals
- Dutch Polyolefins Manufacturer Basell N.V. No Longer Exposed to Rating Triggers

**FINANCIAL SERVICES**

- A Lack of Data Hinders Asian **Bank** 's Basel II Goals
- Report on Belgian **Banking** System Released
- Industry Report Card: U.S. **Banks** --Credit Card
- Industry Report Card Released on Large Complex U.S. **Banks**

SOVEREIGNS

- Sovereign and Regional Governments in Germany and Austria
- Weather Storm of Disastrous Floods
- Indonesia...

...Corporate Credit Rating Lowered to 'B'; Outlook

Negative

- KPMG Consulting Inc. Assigned 'BBB-' Corporate Credit, **Bank** Loan Ratings
- Rtg on 1st Silicon (Labuan) Inc.'s US\$250 Mil. Notes Affrmd at...

...Ratings on Japan's Asahi Glass Affirmed at 'A-/A-2' After New Bond Issue

**FINANCIAL SERVICES RATINGS**

- Renaissance Capital Holdings Long-Term Rating Raised to 'CCC+'; Outlook Revised to Stable
- Westpac's Ratings Affirmed Following BT Financial Group Acquisition
- Dutch **Banking** Group Van Lanschot N.V. Assigned First Ratings of 'A-/A-2'; Outlook Positive
- World...

...on Watch Developing Following Consolidation Announcement

- HSBC Holdings PLC and Affiliates Ratings Affirmed Following Bital **Bid** ; Outlook Stable

**PUBLIC FINANCE RATINGS**

- Covanta-Related Waste-to-Energy Facility Revenue Bonds Removed From...

...Inc.

- Diageo PLC
- Volkswagen AG
- TPG N.V.
- Telekom Malaysia Berhad
- Coca-Cola Enterprises Inc.

**FINANCIAL SERVICES**

- Banco Galicia y Buenos Aires S.A.
- Yapi ve Kredi Bankasi A.S.
- Huntington Bancshares...

...Society

- Banco Rio de la Plata
- Winterthur Swiss Insurance Co.

**SOVEREIGNS**

- Latvia (Republic of)
- Development **Bank** of Kazakhstan
- Oman (Sultanate of)
- Poland (Republic of)

**PUBLIC FINANCE**

- State Review: Kansas

LOCAL AND...

8/3,K/14 (Item 2 from file: 610)

DIALOG(R) File 610:Business Wire

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00767285 20020827239B4232 (USE FORMAT 7 FOR FULLTEXT)

**S&P Global Credit Markets Digest -- Asia-Pacific**

Business Wire

Tuesday, August 27, 2002 02:03 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 872

COMING UP:

- EU and U.S. **Banks** ' Exposure to Brazil
- Second-Quarter Credit Card Asset Quality Trends
- Changes Looming in Japanese Housing...

...of Securities in Latin America

- It's Time to Pick Winners and Losers Among Argentine **Banks**
- Analytical Tools and Methodologies for Assessing U.S. Utilities
- As European Securitization Market Matures, Surveillance Gets



Teeth  
 -- The Credit **Costs** of **Partial** Electric Restructuring  
 -- Industry Report Card: European High-Yield Telecoms  
 -- U.S. **Banks** ' Exposure to Telecoms  
 PUBLISHED:  
 RESEARCH REPORTS  
 CORPORATES  
 -- Unbundled Network Elements: Still Not a Long-Term...

...Energy Merchants, the Focus is on Liquidity  
 -- Evaluating Debt Aspects of U.S. Power Tolling **Agreements**  
 -- Operational Guidelines Underlying the Rating of Corporate Securitizations  
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SOVEREIGNS  
 -- Indonesia Misses Interest Payment on its 1995 Syndicated Loan  
 -- Flood Related Costs Could Weigh...

...Corporate Credit Rating Lowered to 'B'; Outlook Negative  
 -- KPMG Consulting Inc. Assigned 'BBB-' Corporate Credit, **Bank** Loan Ratings  
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...Lowered On Weak Operating Results  
 -- Toyota's JPY150 Billion Japanese Domestic Bonds Assigned 'AAA' Rating

**FINANCIAL SERVICES RATINGS**  
 -- Westpac's Ratings Affirmed Following BT Financial Group Acquisition  
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**FINANCIAL SERVICES**  
 -- Banco Galicia y Buenos Aires S.A.  
 -- Yapi ve Kredi Bankasi A.S.  
 -- Huntington Bancshares...

...Society  
 -- Banco Rio de la Plata  
 -- Winterthur Swiss Insurance Co.  
 -- Efiposte

-- Banque Cantonale Vaudoise  
-- Blom **Bank** sal  
-- Commercial **Bank** of Kuwait  
-- Banque Audi sal  
-- United Overseas **Bank** Ltd.  
SOVEREIGNS  
-- Latvia (Republic of)  
-- Development **Bank** of Kazakhstan  
-- Oman (Sultanate of)  
-- Poland (Republic of)  
PUBLIC FINANCE  
-- State Review: Kansas  
LOCAL AND...

8/3,K/15 (Item 3 from file: 610)  
DIALOG(R) File 610:Business Wire  
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00767234 20020826238B4178 (USE FORMAT 7 FOR FULLTEXT)  
**S&P Global Credit Markets Digest**  
Business Wire  
Monday, August 26, 2002 17:35 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 876

TEXT:  
...and research from Standard & Poor's Credit Information  
Services:

COMING UP:  
-- EU and U.S. **Banks** ' Exposure to Brazil  
-- Second-Quarter Credit Card Asset Quality Trends  
-- Changes Looming in Japanese Housing...

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- Toyota's JPY150 Billion Japanese Domestic Bonds Assigned 'AAA'  
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**PUBLIC FINANCE RATINGS**

- Covanta-Related Waste-to-Energy Facility Revenue Bonds Removed  
From...

...of Bashkortostan's Proposed Senior Unsecured  
Bond Issue Rated 'B'

**STRUCTURED FINANCE RATINGS**

- St. George **Bank** Ltd. Issues First Australian RMBS Deal for  
2002
- Suncorp-Metway Ltd. Launches its Third RMBS...

...AG

- TPG N.V.
- Telekom Malaysia Berhad
- Coca-Cola Enterprises Inc.
- Thomson Multimedia S.A.

**FINANCIAL SERVICES**

- Banco Galicia y Buenos Aires S.A.
- Yapi ve Kredi Bankasi A.S.
- Huntington Bancshares...

...Branch)

- Banco Rio de la Plata
- Winterthur Swiss Insurance Co.
- Efiposte
- Banque Cantonale Vaudoise
- Blom **Bank** sal
- Commercial **Bank** of Kuwait
- Banque Audi sal
- United Overseas **Bank** Ltd.

**SOVEREIGNS**

- Latvia (Republic of)
- Development **Bank** of Kazakhstan
- Oman (Sultanate of)
- Poland (Republic of)

**PUBLIC FINANCE**

- State Review: Kansas

**LOCAL AND...**

8/3,K/16 (Item 4 from file: 610)  
DIALOG(R)File 610:Business Wire  
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00767227 20020826238B4172 (USE FORMAT 7 FOR FULLTEXT)  
**S&P Global Credit Markets Digest -- Asia-Pacific Update**  
Business Wire  
Monday, August 26, 2002 17:24 EDT  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 760

COMING UP:

- EU and U.S. **Banks** ' Exposure to Brazil
- Structured Finance Criteria for Canadian Special-Purpose Entities
- Second-Quarter Credit Card...

...of Securities in Latin America

- It's Time to Pick Winners and Losers Among Argentine **Banks**
- Analytical Tools and Methodologies for Assessing U.S. Utilities
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- Industry Report Card: European High-Yield Telecoms
- U.S. **Banks** ' Exposure to Telecoms

PUBLISHED:

RESEARCH REPORTS

CORPORATES

- For U.S. Energy Merchants, the Focus is on Liquidity
- Evaluating Debt Aspects of U.S. Power Tolling **Agreements**
- Operational Guidelines Underlying the Rating of Corporate Securitizations
- Canadian Real Estate Credit Quality Built on...

...N.V. No Longer Exposed to

Rating Triggers

- Carmakers Provide for European Vehicle Recycling Costs
  - FINANCIAL SERVICES**
  - **Bank** Industry Risk Analysis: Belgium (Kingdom of)
  - Industry Report Card: U.S. **Banks** --Credit Card
  - Industry Report Card Released on Large Complex U.S. **Banks**
  - Taiwan **Banks** to Feel The Pain As Mortgage Price War Continues
- SOVEREIGNS
- Flood Related Costs Could Weigh...

...Watch Positive Re: Pending

Acquisition by Unocal

- Unocal Corp.'s Ratings Affirmed; Outlook to Stable
- FINANCIAL SERVICES RATINGS**
- Dutch **Banking** Group Van Lanschot N.V. Assigned First Ratings of 'A-/A-2'; Outlook Positive
- World...

...on Watch Developing Following Consolidation

Announcement

- HSBC Holdings PLC and Affiliates Ratings Affirmed Following Bital **Bid** ; Outlook Stable
  - Caterpillar **Financial Services** ' \$4 Bil. Shelf Registration Rated Prelim. 'A+', Rtg Affirmed
- PUBLIC FINANCE RATINGS
- Austin, TX's...

...Berhad

- Coca-Cola Enterprises Inc.
- Thomson Multimedia S.A.
- Thales S.A.
- Ford Motor Co.

# FINANCIAL SERVICES

- Banco Rio de la Plata
- Winterthur Swiss Insurance Co.
- Efiposte
- Banque Cantonale Vaudoise
- Blom **Bank** sal
- Commercial **Bank** of Kuwait
- Banque Audi sal
- United Overseas **Bank** Ltd.

## SOVEREIGNS

- Latvia (Republic of)
- Development **Bank** of Kazakhstan
- Oman (Sultanate of)
- Poland (Republic of)
- Austria (Republic of)

## PUBLIC FINANCE

- State Review...

8/3,K/17 (Item 5 from file: 610)

DIALOG(R)File 610:Business Wire

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00766222 20020823235B6786 (USE FORMAT 7 FOR FULLTEXT)

## S&P Global Markets Digest

Business Wire

Friday, August 23, 2002 00:55 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 695

## TEXT:

...research from Standard & Poor's Credit Information Services:

### COMING UP:

- European Union and U.S. **Banks** ' Exposure to Brazil
- Second-Quarter Credit Card Asset Quality Trends
- Power Tolling **Agreements** Exhibit Debt-Like Aspects
- Liquidity is Key in Rating U.S. Merchant Power Companies
- Encore...

...of Securities in Latin America

- It's Time to Pick Winners and Losers Among Argentine **Banks**
- Analytical Tools and Methodologies for Assessing U.S. Utilities
- As European Securitization Market Matures, Surveillance Gets Teeth
- The Credit **Costs** of **Partial** Electric Restructuring
- Industry Report Card: European High-Yield Telecoms
- U.S. **Banks** ' Exposure to Telecoms

## PUBLISHED:

### RESEARCH REPORTS

#### CORPORATES

- Dutch Polyolefins Manufacturer Basell N.V. No Longer...

...Released on European Construction Sector

- Japan's Investment-Grade Corporates Face Minimal Contingent Liquidity Risk

## FINANCIAL SERVICES

- Industry Report Card: U.S. **Banks** -- Credit Card
- Industry Report Card Released on Large Complex U.S. **Banks**
- Japan's Kyoei Fire Reportedly Abandons Millea Group Consolidation Plan
- Taiwan **Banks** To Feel The Pain As Mortgage Price War Continues

SOVEREIGNS

-- Canadian Real Estate Credit Quality...

...AOL Time Warner Inc. Long-Term Ratings Put on CreditWatch  
Negative on Increased Debt Concerns

**FINANCIAL SERVICES RATINGS**

-- HSBC Holdings PLC and Affiliates Ratings Affirmed Following  
Bital Bid ; Outlook Stable  
-- Caterpillar Financial Services ' \$4 Bil. Shelf Registration  
Rated Prelim. 'A+', Rtg Affirmed  
-- Ratings on Indonesian Insurer Jasindo Raised...

...Diverse Economy

-- Russian City of Cherepovets National Scale 'ruBB' Rating  
Affirmed  
-- New Hampshire Municipal Bond Bank 's Series 2002C GO Bonds  
Rated 'AA'; Outstg Debt Affirmed

SOVEREIGN RATINGS

-- Latvia FC Ratings...

...S.A.

-- Thales S.A.  
-- Ford Motor Co.  
-- Ford Motor Credit Co.  
-- Aventis S.A.

**FINANCIAL SERVICES**

-- Commercial Bank of Kuwait  
-- Banque Audi sal  
-- United Overseas Bank Ltd.

SOVEREIGNS

-- Oman (Sultanate of)  
-- Poland (Republic of)  
-- Austria (Republic of)

LOCAL AND REGIONAL GOVERNMENTS...

8/3,K/18 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00797122 20020718NYTH014 (USE FORMAT 7 FOR FULLTEXT)

**Unity Bancorp Reports Significant Increase in Earnings**

PR Newswire

Thursday, July 18, 2002 08:07 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 3,577

TEXT:

Unity Bancorp, Inc (Nasdaq: UNTY), parent company of Unity Bank , reported net income of \$916 thousand, or \$0.16 per diluted share, for the quarter...

...build the core

franchise and look forward to leveraging on our pending acquisition of First

Bank of Central Jersey."

Net interest income was \$3.9 million for the quarter compared to...

...party lease loans and a previously disclosed defaulted loan

participation. The loan participation has been partially charged down based

on negotiations among the responsible parties. The anticipated settlement and

chargeoff covered the...

11/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01417627 00-68614

**Lender liability under CERCLA: The rise, fall and rebirth of the EPA rule**  
Slaney, Richard E  
Commercial Law Journal v101n4 PP: 389-429 Winter 1996  
ISSN: 0010-3055 JRNL CODE: CLJ  
WORD COUNT: 17870

...TEXT: the Swainsboro Print Works ("SPW"), a cloth printing facility. In 1976, SPW entered into a " **factoring** " **agreement** with Fleet Factors Corp. ("Fleet") whereby Fleet agreed to lend funds to SPW against the...

... equipment, inventory and fixtures. In 1979, SPW filed for Chapter 11 bankruptcy protection; however, the **factoring agreement** continued with bankruptcy court approval. In early 1981, however, Fleet stopped advancing funds to SPW...

... on its security interest in some of the inventory and equipment, hiring one contractor to **auction** the personal property and another contractor to remove the unsold equipment and leave the premises...

11/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00915076 95-64468

**Realizing maximum value when holding and liquidating contaminated property**  
Prager, Mark L; Witte, Edward B  
Commercial Lending Review v9n4 PP: 45-76 Fall 1994  
ISSN: 0886-8204 JRNL CODE: CLV  
WORD COUNT: 13501

...TEXT: decision, United States v. Fleet Factors.(8) In this case, Fleet, the lender, entered a **factoring agreement** with a textile-printing plant, which is an agreement whereby the lender provides funding for...

... debt, and the plant closed. Fleet foreclosed on the borrower's personal property, hired an **auctioneer**, and organized the remaining property on the borrower's premises. The EPA subsequently conducted an...

11/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00733248 93-82469

**From niche to the mainstream**

Anonymous

Euromoney International Bond Investor Supplement PP: 33-36 Jun 1993  
ISSN: 0014-2433 JRNL CODE: ERM  
WORD COUNT: 2650

...ABSTRACT: proportion of ABS are being issued against trade receivables such as commercial lease payments and **factoring agreements**. ABS are structured so that under most circumstances, the principal is repaid at the scheduled...

... dealers paint different pictures. The majority of the large US dollar transactions are traded, but **bid** -offer spreads can range from 10 to 50 basis points. Investors who accept the characteristics...

11/3,K/4 (Item 1 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0388862

LENDER LIABILITY: STATUTES AND REMEDIES: Part I of Part II: : Recently,  
the Focus of Lender Liability Litigation Has Shifted from Common Law to  
Statutory Theories of Liability. In this SECOND OF A TWO-PART ARTILCE,  
the Authors Discuss the Principal Statutory Theories, Survey Available  
Remedies, and Offer Practical Advice on Avoiding Lender Liability.  
Standard & Poor's Review of Banking and Fin Servic March 25, 1992; Pg 53;  
Vol. 8, No. 6

Journal Code: BFS ISSN: 1051-1741  
Word Count: 11,076 \*Full text available in Formats 5, 7 and 9\*

TEXT:

...Fleet Factors would apply the same standard to all secured creditors.

Fleet entered into a " **factoring** " **agreement** with Swainsboro Print  
Works ("SPW"), which was secured through a deed of trust encumbering SPW...

... SPW's inventory and equipment, but not on its real property. In the  
course of **auctioning** these items through a contractor, or in the course  
of cleanup of the premises and...